



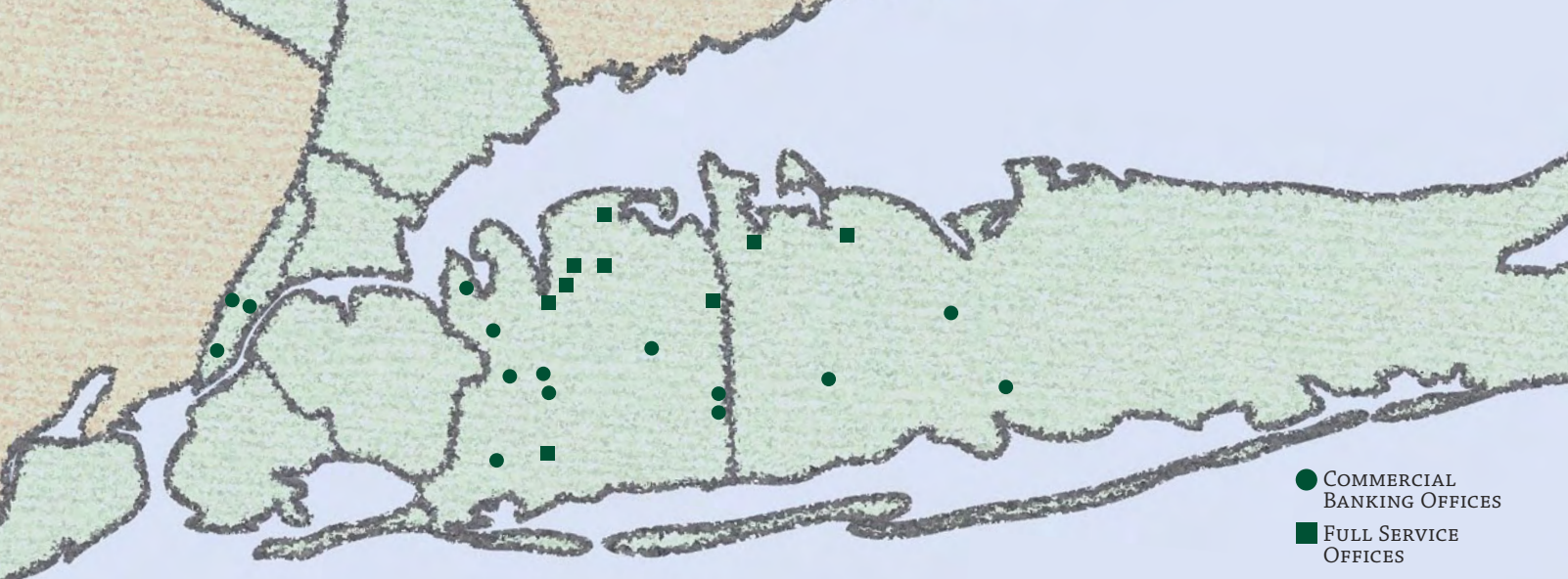
The First National Bank of Long Island
Where Everyone Knows Your Name



2004 ANNUAL REPORT



The First of Long Island Corporation



● COMMERCIAL BANKING OFFICES
 ■ FULL SERVICE OFFICES

Branch Locations

Commercial BANKING OFFICES

Full Service OFFICES

- | | |
|-----------------|--------------------|
| BOHEMIA | HICKSVILLE |
| DEER PARK | LAKE SUCCESS |
| FARMINGDALE | MINEOLA |
| ALLEN BOULEVARD | NEW HYDE PARK |
| NEW HIGHWAY | VALLEY STREAM |
| GARDEN CITY | MANHATTAN |
| GREAT NECK | 232 MADISON AVENUE |
| HAUPPAUGE | 225 BROADWAY |
| | 1501 BROADWAY |

- | | |
|---------------|------------------|
| GLEN HEAD | OLD BROOKVILLE |
| GREENVALE | ROCKVILLE CENTRE |
| HUNTINGTON | ROSLYN HEIGHTS |
| LOCUST VALLEY | WOODBURY |
| NORTHPORT | |

...and more to come in 2005!

Business OF THE CORPORATION

The First of Long Island Corporation ("Corporation") is a one-bank holding company organized under the laws of the State of New York. Its primary business is the operation of its sole subsidiary, The First National Bank of Long Island ("Bank").

The Bank was organized in 1927 under national banking laws and became the sole subsidiary of the Corporation under a plan of reorganization effected April 30, 1984.

The Bank is a full service commercial bank which provides a broad range of financial services to individual, professional, corporate, institutional and government customers through its twenty-four branch system on Long Island and in Manhattan.

The First of Long Island Agency, Inc. was organized in 1994 under the laws of the State of New York, as a subsidiary of the Bank to conduct business as a licensed insurance agency engaged in the sale of mutual funds and insurance, primarily fixed annuity products.

The Bank is subject to regulation and supervision of the Federal Reserve Board, the Comptroller of the Currency, and the Federal Deposit Insurance Corporation which also insures its deposits. The Comptroller of the Currency is the primary banking agency responsible for regulating the subsidiary Bank. In addition, the Corporation is subject to the regulations and supervision of the Federal Reserve Board and the Securities and Exchange Commission.

SELECTED *Financial Data*

The following is selected consolidated financial data for the past five years. This data should be read in conjunction with the information contained under the caption "Management's Discussion and Analysis of Financial Condition and Results of Operations" and the accompanying consolidated financial statements and related notes.

	2004	2003	2002	2001	2000
INCOME STATEMENT DATA:					
Total Interest Income.....	\$ 38,407,000	\$ 36,968,000	\$ 36,929,000	\$ 37,989,000	\$ 38,822,000
Total Interest Expense.....	3,665,000	3,878,000	5,111,000	9,451,000	13,106,000
Net Interest Income.....	34,742,000	33,090,000	31,818,000	28,538,000	25,716,000
Provision for Loan Losses (Credit).....	356,000	457,000	100,000	100,000	(75,000)
Net Income.....	12,081,000	11,365,000	11,563,000	10,094,000	9,318,000
PER SHARE DATA:					
Basic Earnings.....	\$2.96	\$2.78	\$2.77	\$2.37	\$2.13
Diluted Earnings.....	2.90	2.72	2.73	2.33	2.10
Cash Dividends Declared.....	.78	.70	.63	.54	.48
Stock Splits/Dividends Declared.....	—	—	3-for-2	—	—
Book Value.....	\$22.74	\$21.87	\$20.53	\$17.84	\$16.33
BALANCE SHEET DATA AT YEAR END:					
Total Assets.....	\$917,778,000	\$914,264,000	\$792,342,000	\$684,081,000	\$625,992,000
Total Loans.....	342,437,000	321,971,000	261,108,000	226,688,000	192,909,000
Allowance for Loan Losses.....	2,808,000	2,452,000	2,085,000	2,020,000	1,943,000
Total Deposits.....	771,250,000	777,155,000	699,725,000	604,870,000	550,472,000
Securities Sold Under Repurchase Agreements...	49,654,000	41,184,000	—	—	—
Stockholders' Equity.....	90,240,000	89,291,000	85,442,000	74,746,000	70,866,000
AVERAGE BALANCE SHEET DATA:					
Total Assets.....	\$935,278,000	\$851,407,000	\$753,703,000	\$661,958,000	\$600,326,000
Total Loans.....	336,587,000	281,556,000	242,773,000	205,959,000	186,451,000
Allowance for Loan Losses.....	2,655,000	2,246,000	2,101,000	1,941,000	1,961,000
Total Deposits.....	799,458,000	742,991,000	668,322,000	584,279,000	530,850,000
Securities Sold Under Repurchase Agreements...	38,682,000	17,100,000	—	—	—
Stockholders' Equity.....	92,248,000	86,099,000	80,516,000	73,390,000	66,711,000
FINANCIAL RATIOS:					
Return on Average Total Assets (ROA).....	1.29%	1.33%	1.53%	1.52%	1.55%
Return on Average Stockholders' Equity (ROE) ..	13.10%	13.20%	14.36%	13.75%	13.97%
Average Equity to Average Assets.....	9.86%	10.11%	10.68%	11.09%	11.11%

STOCK *Prices*

The Corporation's Common Stock trades on The Nasdaq SmallCap Market tier of The Nasdaq Stock Market under the symbol FLIC. The following table sets forth high and low sales prices for the years ended December 31, 2004 and 2003.

Quarter	2004		2003	
	High	Low	High	Low
First.....	\$51.00	\$43.58	\$36.40	\$32.65
Second.....	51.50	39.93	40.06	31.60
Third.....	47.44	41.03	45.49	36.55
Fourth.....	50.82	41.59	46.78	38.34

At December 31, 2004, there were 674 stockholders of record of the Corporation's Common Stock. The number of stockholders of record includes banks and brokers who act as nominees, each of whom may represent more than one stockholder.



The First National Bank of Long Island
Where Everyone Knows Your Name

DEAR *Shareholders*



As we enter our 79th year as a full-service commercial bank, The First National Bank of Long Island continues to remain a financially strong community bank “*Where Everyone Knows Your Name.*” It is my pleasure to share with you this year’s Annual Report, which discusses the growth we experienced in 2004 and how we plan to continue increasing shareholder value in 2005.

The Bank’s history is built upon a foundation of financial strength. With \$917.8 million in assets, we are preparing to reach a new historical milestone as we approach the one billion dollar mark. Our recognition as one of the highest benchmark rated banks by *Weiss Ratings*, a leading independent provider of ratings and analysis of elite financial services companies, positions us as an excellent Bank in terms of capital adequacy, asset quality, profitability, liquidity and stability. We are also on their Recommended List of Companies, an elite group of 1,947 banks and thrifts representing the top 21.4% of the industry.

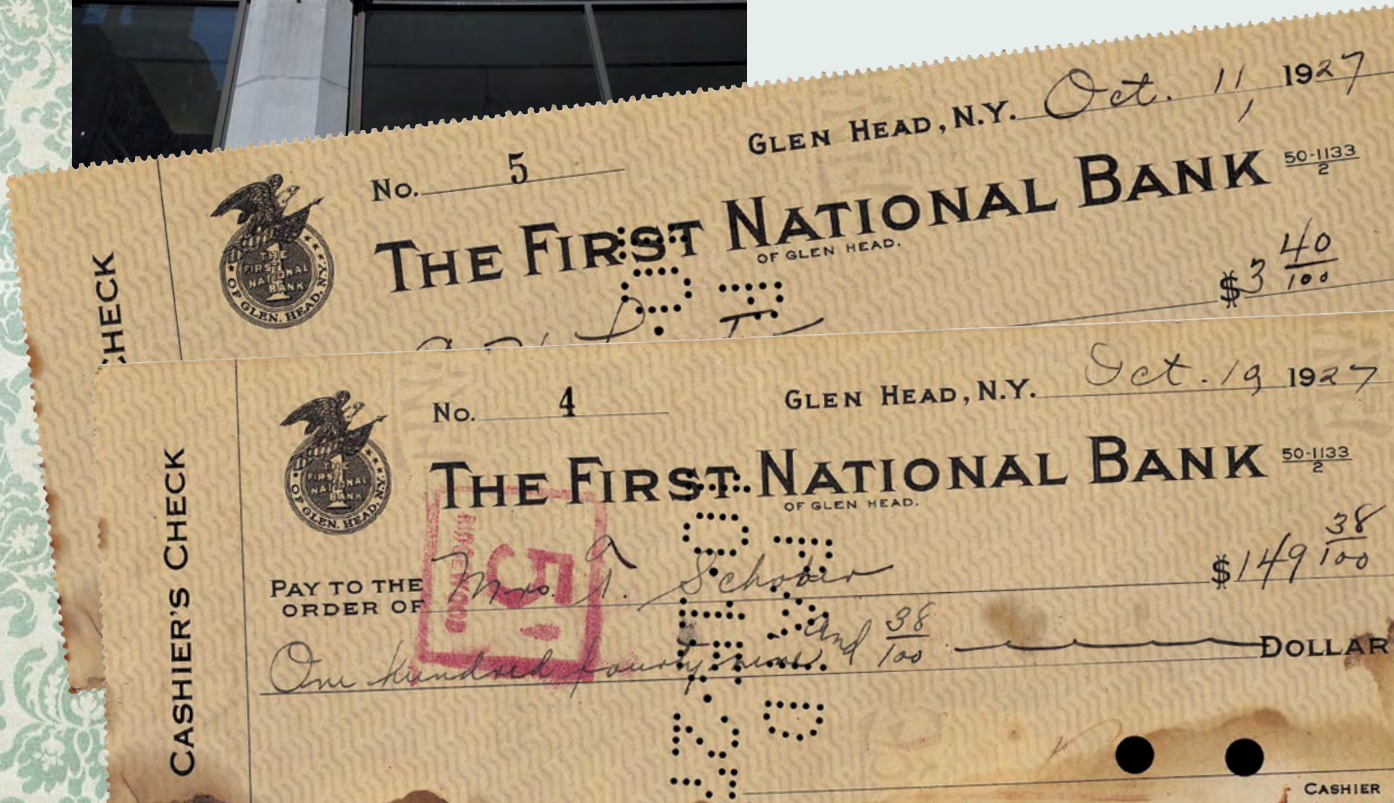
Our doors first opened in 1927 as The First National Bank of Glen Head, and since then we have grown financially strong by taking a long-term shareholder value approach. The hallmark of our success is satisfying and exceeding the needs and expectations of our customers. Whether it’s a new product introduction or a new branch opening, we take the time to listen and accommodate our customers’ needs. That’s how we continue to grow profitably. With twenty-four branches located in the Long Island and Manhattan communities, we continue to offer personal and commercial banking products to privately owned businesses, professionals and service conscious consumers.

Our plans for 2005 include building upon our history by exploring opportunities to expand our branch system within the communities we serve. In addition, in March, the Bank opened a new Suffolk County Regional Office in Hauppauge, New York. This office, headed by Senior Vice President Jim Johnis, handles our Commercial Banking and Lending Programs for prospects and existing commercial customers within that geography. Our approach to get closer to our customers is so distinctly different from the approach many of the money center banks are taking, which is to centralize, and in many cases, move their servicing infrastructures out of our communities. In the communities we serve, our Bank will remain consistent with our historical approach, continue to be strategic in planning our branch expansion and focus upon fulfilling the financial needs of our neighborhood customers.

History



Our success continues to be measured by *the generations of customers who have grown with us over the years.*





The First National Bank of Long Island
Where Everyone Knows Your Name

To succeed in this competitive and challenging business environment, our corporate achievements in 2004 were results-focused. Our 2004 story includes the following:

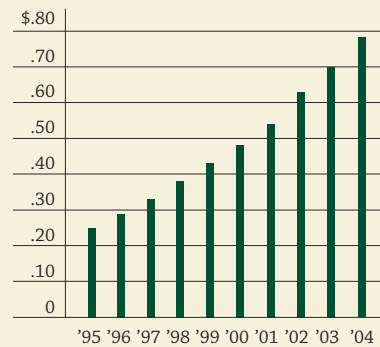
- Our net income was a record \$12,081,000; a 6.3% increase over 2003.
- Earnings per share were \$2.90 in 2004 as compared to \$2.72 in 2003.
- For the twenty-sixth consecutive year, we are pleased to have been able to increase our dividend. Total dividends declared in 2004 amounted to 78 cents per share, an increase of 11% over the 70 cents declared in 2003.
- As of December 31, 2004, total assets were \$917,778,000.
- Our Return on Average Assets was 1.29%, and our Return on Equity was 13.10%.
- The average yearly balance of Residential Mortgage Loans, including Home Equity Lines, increased by \$42.6 million or 30%.
- The average yearly balance of checking deposits increased by \$27 million or 10%.
- We built Lock Box and Account Reconciliation products to meet the needs of our growing family of commercial customers.
- We reached out to CPAs by becoming licensed to offer courses that qualify for continuing professional education credits. Our Commercial Marketing department offered CPE Seminars throughout the year to more than seventy-five CPAs.

We were pleased with our Bank's 2004 performance and results.

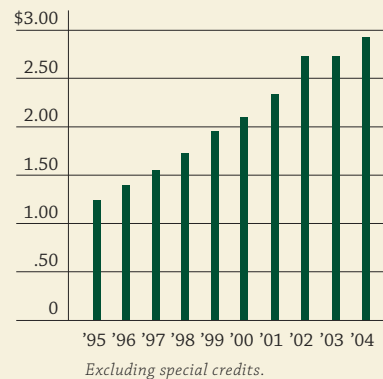
The Bank's greatest strength continues to be our relationship with our customers. At The First National Bank of Long Island, we are known for the convenience, commitment and personal service provided to every customer who walks through our doors. Our branches provide a friendly atmosphere where experienced banking representatives treat customers with respect and professionalism. No customer is a stranger. Our business style is to get to know our customers and understand their personal and business banking needs.

In addition to announcing a new branding campaign in 2004 as the Bank "Where Everyone Knows Your Name," we extended our branch hours at our full-service branches to create more accessibility for our customer base. Again, the convenience of our customers is always a top priority.

CASH DIVIDENDS DECLARED PER SHARE



EARNINGS PER SHARE





The number one priority of our Bank remains its **Financial Strength.**



FINANCIAL
Strength



The First National Bank of Long Island
Where Everyone Knows Your Name

We've received positive feedback from the customer surveys that were distributed in all our branches. To give you an idea of how satisfied our customers are with the personal service that is provided, here are a few comments I would like to share with you.

"The feeling of a banking family is always there..."

"I'm treated as if I were a multimillion dollar customer.

Your service is above all the rest..."

"My mother and I have been using The First National Bank of Long Island since 1958...the service in Glen Head and Northport is excellent..."

Superior personal service is a priority for every banking representative at our Bank and we plan to continue putting the customer first.

The individuals who put our customers first are our employees. Every employee in our Bank makes a difference. Our corporate achievements towards building the Bank's growth are attributed to the valuable contributions made by our employees and their years of dedicated service. In fact, our research indicates that more than 48% of our employees have contributed 5 or more years of service, 13% of employees have contributed 15 or more and 7% have been employees of the Bank for 20 years or more. As a Bank that is committed towards delivering customer solutions, we will continue to offer employees a variety of training programs to ensure excellence in quality service. We feel investing in our employees is a priority.

In 2004, several employees from our Commercial Banking, Marketing and Residential Mortgages Departments

6/7



PERSONAL *Service*

played an important role in Community Reinvestment activities. In more than 10 different communities within Nassau and Suffolk counties, the Bank sponsored a series of thirty-four free seminars to community residents and high school students on various banking topics such as The Path to Home Ownership, Financial Literacy and How to Obtain Bank Financing for Small Businesses. We are also actively involved with the Smithtown High School Industry Advisory Board working closely with educators and students.

During the holiday season, we participated in the Annual Toys for Tots Program, collecting toys for children in our full service branches, and took pride in providing care for children in need at St. Christopher-Ottillie in Glen Cove, N.Y., one of the largest not-for-profit child and family services agencies in New York State. We look forward to

increasing our employee efforts with community activities in 2005 that support our brand image as the Bank *"Where Everyone Knows Your Name."*

As always, we sincerely thank our shareholders, customers, employees and friends for their loyal support to The First National Bank of Long Island. It is an honor to be the President and CEO for an organization such as ours and we look forward to delivering another rewarding year to you, our shareholders, in 2005.



Michael N. Vittorio
President & Chief Executive Officer



Board of Directors

The First of Long Island Corporation

J. William Johnson
CHAIRMAN

Michael N. Vittorio
PRESIDENT & CHIEF EXECUTIVE OFFICER

Allen E. Busching
PRINCIPAL
B&B Capital
(consulting and private investment)

Paul T. Canarick
PRESIDENT AND PRINCIPAL
Paul Todd, Inc. (construction company)

Alexander L. Cover
(business consultant)

Beverly Ann Gehlmeyer
TAX MANAGER AND PRINCIPAL
Gehlmeyer & Gehlmeyer, P.C.
(certified public accounting firm)



back row, left to right: Allen E. Busching, Paul T. Canarick, Howard Thomas Hogan Jr., J. William Johnson, Michael N. Vittorio, Alexander L. Cover, John R. Miller III
front row, left to right: J. Douglas Maxwell, Jr., Walter C. Teagle III, Beverly Ann Gehlmeyer

Howard Thomas Hogan Jr., Esq.
Hogan & Hogan
(attorney, private practice)

J. Douglas Maxwell, Jr.
CHIEF FINANCIAL OFFICER
NIR_x Medical Technologies LLC
(medical technology)

John R. Miller III
CHAIRMAN & CEO
Equal Opportunity Publications, Inc.
(publishing)

Walter C. Teagle III
PRESIDENT
Teagle Management, Inc.
(private investment consulting firm)



left to right: Brian J. Keeney, Donald L. Manfredonia, Joseph G. Perri, Michael N. Vittorio, Arthur J. Lupinacci, Jr., Mark D. Curtis, Richard Kick

Officers

The First of Long Island Corporation

J. William Johnson
CHAIRMAN

Michael N. Vittorio
PRESIDENT &
CHIEF EXECUTIVE OFFICER

Arthur J. Lupinacci, Jr.
EXECUTIVE VICE PRESIDENT
& CHIEF ADMINISTRATIVE
OFFICER

Mark D. Curtis
SENIOR VICE PRESIDENT &
TREASURER

Brian J. Keeney
SENIOR VICE PRESIDENT

Richard Kick
SENIOR VICE PRESIDENT

Donald L. Manfredonia
SENIOR VICE PRESIDENT

Joseph G. Perri
SENIOR VICE PRESIDENT &
SECRETARY

Wayne B. Drake
ASSISTANT TREASURER

Executive Officers

The First National Bank of Long Island

Michael N. Vittorio
PRESIDENT & CHIEF EXECUTIVE OFFICER

Arthur J. Lupinacci, Jr.
EXECUTIVE VICE PRESIDENT &
CHIEF ADMINISTRATIVE OFFICER

Mark D. Curtis
EXECUTIVE VICE PRESIDENT
CHIEF FINANCIAL OFFICER & CASHIER

Brian J. Keeney
EXECUTIVE VICE PRESIDENT
EXECUTIVE TRUST OFFICER

Richard Kick
EXECUTIVE VICE PRESIDENT
SENIOR OPERATIONS &
SENIOR RETAIL LOAN OFFICER

Donald L. Manfredonia
EXECUTIVE VICE PRESIDENT
SENIOR LENDING OFFICER

Joseph G. Perri
EXECUTIVE VICE PRESIDENT
SENIOR COMMERCIAL
MARKETING OFFICER

OFFICIAL STAFF

ADMINISTRATION

J. William Johnson
Chairman
Michael N. Vittorio
President & Chief Executive Officer
Arthur J. Lupinacci, Jr.
Executive Vice President
Donna A. Blacharski
Executive Assistant
Lorraine Fogarty
Executive Assistant
Constance Miller
Executive Assistant

AUDITING

Kitty W. Craig
Vice President
Margaret M. DeBonis
Assistant Vice President
Neil Dastas
Assistant Manager
Angela Flammio
Administrative Assistant

BRANCH ADMINISTRATION

James Clavell
Vice President
Monica T. Baker
Assistant Vice President
Leonora A. Mintz
Assistant Cashier
Anna P. Beis
Assistant Manager
Patrice Goncalves
Assistant Manager
Augustus W. Imor
Assistant Manager
Sabrina Mallay
Assistant Manager
Patricia L. Scrudato
Assistant Manager
Patricia A. Ovalle Wood
Assistant Manager
James V. McGlynn
Administrative Assistant

COMMERCIAL LENDING

Donald L. Manfredonia
Executive Vice President
Paul J. Daley
Senior Vice President
Albert Arena
Vice President
Sean L. O'Connor
Vice President
John J. Reilly
Vice President
William W. Riley
Vice President
Gretchen B. Nesky
Assistant Vice President
Maureen Cannarsa
Assistant Manager

COMMERCIAL MARKETING

Joseph G. Perri
Executive Vice President
James P. Johnis
Senior Vice President
John L. Attanasio
Vice President
Deborah A. Cassidy
Vice President
Margaret M. Curran
Vice President
Stephen Durso
Vice President
Albert T. Ghelarducci
Vice President
Edward V. Mirabella
Vice President
Jane F. Reed
Vice President
John P. Solensky
Vice President
Diane M. Mucci
Assistant Manager
Patricia Miller
Administrative Assistant

COMPLIANCE AND PROCEDURES

Sara R. Melamed
Assistant Manager
Evan Lieberman
Administrative Assistant

DATA CENTER

Jose Diaz
Vice President
Kristen M. Mucci
Administrative Assistant
Linda Sue Rudloff
Administrative Assistant

DEPOSIT OPERATIONS

Carmela Lalonde
Assistant Manager
Donna M. Long
Assistant Manager
Linda G. Bannen
Administrative Assistant

FINANCE

Mark D. Curtis
Executive Vice President
Wayne B. Drake
Vice President
Howard F. Hoerberlein
Vice President
Matthew J. Mankowski
Assistant Vice President
Cheryl A. Romanski
Assistant Cashier
Catherine E. Irvin
Assistant Manager
Diane M. Pascucci
Administrative Assistant

GENERAL SERVICES

Daniel Sapanara
General Services Officer

HUMAN RESOURCES

Debbie L. Ryan
Vice President

Takako Endo
Assistant Vice President
Susan J. Hempton
Assistant Vice President
Rita E. Quinn
Assistant Manager

INFORMATION TECHNOLOGY SERVICES

Conrad Lissade
Computer Services Manager
John R. Marshall
Administrative Assistant

LOAN CENTER

Robert B. Jacobs
Vice President
John F. Darcy
Senior Mortgage Consultant
Carmine D'Ambrosio
Mortgage Originator
Marco A. Leon
Mortgage Originator
Eveline Q. Ratte
Assistant Manager
Anna S. Fleming
Administrative Assistant
Veronica T. Gajkowski
Administrative Assistant
Andrea R. Hill
Administrative Assistant
Barbara A. Johnson
Administrative Assistant
Patricia Lacorazza
Administrative Assistant

MARKETING

Laura C. Ierulli
Vice President

OPERATIONS ADMINISTRATION

Richard Kick
Executive Vice President
Betsy Gustafson
Vice President

COUNSEL

Schupbach, Williams & Pavone LLP

INDEPENDENT AUDITORS

Crowe Chizek and Company LLC

FORM 10-K REPORT

A copy of the Corporation's annual report on Form 10-K for 2004, filed with the Securities and Exchange Commission, may be obtained without charge upon written request to Mark D. Curtis, Senior Vice President and Treasurer, The First of Long Island Corporation, 10 Glen Head Road, PO Box 67, Glen Head, New York 11545-0067.

EXECUTIVE OFFICE

The First of Long Island Corporation
10 Glen Head Road
Glen Head, New York 11545
(516) 671-4900
www.fnbli.com

TRANSFER AGENT AND REGISTRAR

Registrar and Transfer Company
10 Commerce Drive
Cranford, New Jersey 07016-3572
(800) 368-5948
www.rtco.com

ANNUAL MEETING NOTICE

The Annual Meeting of Stockholders will be held at the Swan Club, Glenwood Road & Scudders Lane, Roslyn Harbor, New York, 11547 on Tuesday, April 19, 2005 at 3:30 P.M.

BUSINESS ADVISORY BOARD



Howard P. Annenberg
President & CEO
Shannen Promotions, Inc.



Nicola Arena
President & CEO
Mediterranean Shipping Co.
(USA) Inc.



Richard Arote
President
Air Distribution
Enterprises, Inc.



Beverly J. Bell, Esq.
Humes & Wagner, LLP



Robert J. Bogardt, CPA
Bogardt & Company, LLP



Thomas Burke
Chief Executive Officer
Ophthalmic Consultants of
Long Island



Christopher S. Byczek, Esq.
Partner
Cronin & Byczek, LLP



Emil V. Cianciulli, Esq.
Partner
Cianciulli, Meng & Panos, P.C.



Philip M. Damashek, Esq.
Schneider, Kleinick,
Weitz & Damashek



Thomas N. Dufek, CPA
Dufek & Associates



William L. Edwards
Real Estate Investor



C. J. Erickson, Esq.
Partner
Cowan, Liebowitz
& Latman, P.C.



Bernard Esquenet
Chief Executive Officer
The Ruhof Corp.



Robert Giambalvo, CPA
President
Giambalvo, Kilgannon &
Giammarese, CPAs, PC



Leonard Gleicher
Partner
Goldberg Bros. Realtors



Stephen R. Greenwald
President
Metropolitan College of
New York



Herbert Haber, CPA



Kevin J. Harding, Esq.
Partner
Harding and Harding



Alan B. Katcher
Chief Executive Officer
Terry Alan Adv. Co., Inc.



Herbert Kotler, Esq.



Kenneth R. Latham



Melvin F. Lazar, CPA
Founder
Lazar, Levine & Felix, LLP



James J. Lynch, Esq.



John I. Martinelli
Principal/Partner
Owen Petersen & Co., LLP
Petersen Accounting
Consulting, LLC



Bruce McNaughton
President
Frank Melville Park
Foundation



Susan Hirschfeld Mohr
President
J. W. Hirschfeld Agency, Inc.



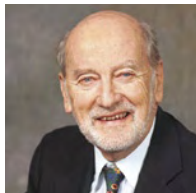
Richard E. Nussbaum, CPA
Managing Partner
Nussbaum Yates &
Wolpow, P.C.



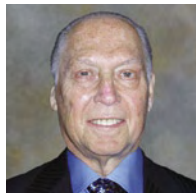
James Panos, Esq.
Partner
Cianciulli, Meng & Panos, P.C.



Douglas Pierce
President
Pierce Country
Day School & Camp Inc.



Quentin Sammis
Chairman
Coldwell Banker
Residential Brokerage



Melvin Schreiber, CPA
Moses & Schreiber, LLP



Arthur C. Schupbach, Esq.
Partner
Schupbach, Williams &
Pavone LLP



Shaw Shahery
President & CEO
Convermat Corporation



H. Craig Treiber
Chairman/CEO
The Treiber Insurance Group



Sal J. Turano
President
Abstracts Incorporated



Arthur Ventura
President
Badge Agency, Inc.



George J. Walsh, Esq.
Thompson Hine LLP



Robert A. Wilkie, Esq.
Wilkie & Wilkie



Mark Wurzel
President
Calico Cottage, Inc.



The First National Bank of Long Island
Where Everyone Knows Your Name

(516) 671-4900 www.fnbli.com (212) 566-1500

FULL SERVICE OFFICES

GLEN HEAD
10 GLEN HEAD ROAD
GLEN HEAD, NY 11545
(516) 671-4900
John J. Mulder, Jr.
Vice President and Branch Manager
Elaine Ballinger
Assistant Vice President

GREENVALE
7 GLEN COVE ROAD
GREENVALE, NY 11548
(516) 621-8811
Philip R. Thompson
Vice President and Branch Manager
Daphne Johnson
Assistant Manager

HUNTINGTON
253 NEW YORK AVENUE
HUNTINGTON, NY 11743
(631) 427-4143
Rick P. Perro
Vice President and Branch Manager
Jenny V. Malandrucolo
Assistant Vice President
Giuseppe Sparacino
Administrative Assistant

LOCUST VALLEY
108 FOREST AVENUE
LOCUST VALLEY, NY 11560
(516) 671-2299
John T. Noonan
Vice President and Branch Manager
Mary Lou Martin
Assistant Vice President
Carol M. Luzynski
Administrative Assistant

NORTHPORT
711 FORT SALONGA ROAD
NORTHPORT, NY 11768
(631) 261-4000
Henry C. Suhr
Vice President and Branch Manager
Janet A. Kittle
Assistant Manager

OLD BROOKVILLE
209 GLEN HEAD ROAD
OLD BROOKVILLE, NY 11545
(516) 759-9002
Frank M. Plesche
Vice President and Branch Manager
Vincent P. Bartilucci
Assistant Manager
Carol Daley
Administrative Assistant

ROCKVILLE CENTRE
310 MERRICK ROAD
ROCKVILLE CENTRE, NY 11570
(516) 763-5533
Lucy Ortiz
Vice President and Branch Manager
Theresa A. Crawford
Assistant Manager

ROSLYN HEIGHTS
130 MINEOLA AVENUE
ROSLYN HEIGHTS, NY 11577
(516) 621-1900
Frieda M. O'Mara
Vice President and Branch Manager
Susan M. Sciacca
Assistant Vice President
Lucile A. Pelliccione
Administrative Assistant

WOODBURY
800 WOODBURY ROAD, SUITE M
WOODBURY, NY 11797
(516) 364-3434
George P. Knott
Vice President and Branch Manager
June E. Pipito
Assistant Vice President

COMMERCIAL BANKING OFFICES

BOHEMIA
30 ORVILLE DRIVE
BOHEMIA, NY 11716
(631) 218-2500
Robert F. Covino
Vice President and Branch Manager

DEER PARK
60 E. INDUSTRY COURT
DEER PARK, NY 11729
(631) 243-2600
Albert M. Nordt, Jr.
Vice President and Branch Manager

FARMINGDALE
22 ALLEN BOULEVARD
FARMINGDALE, NY 11735
(631) 753-8888
2091 NEW HIGHWAY
FARMINGDALE, NY 11735
(631) 454-2022
Barbara A. Cavalier
Vice President and Branch Manager

GARDEN CITY
1050 FRANKLIN AVENUE
GARDEN CITY, NY 11530
(516) 742-6262
Elizabeth A. Matera
Vice President and Branch Manager

GREAT NECK
536 NORTHERN BOULEVARD
GREAT NECK, NY 11021
(516) 482-6666
Jane B. Manditch
Vice President and Branch Manager
Joanne M. Bosco
Administrative Assistant

HAUPPAUGE
330 MOTOR PARKWAY
HAUPPAUGE, NY 11788
(631) 952-2900
JoAnn Diamond
Assistant Vice President and Branch Manager

HICKSVILLE
106 OLD COUNTRY ROAD
HICKSVILLE, NY 11801
(516) 932-7150
Joyce C. Graber
Vice President and Branch Manager

LAKE SUCCESS
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